

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND**

In Re:

VANESSA E. HALL,  
Debtor

\*

\* Case No. 18-22504-NVA  
\* Chapter 13

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**AFFIDAVIT**

I hereby swear and affirm, under penalty of perjury, that I have experienced a material hardship due, directly or indirectly, to the coronavirus disease 2019 (COVID-19) pandemic.

My hours at my job were limited due to the pandemic, severely limiting my income.

Although I was earning enough to cover my plan payments, which were withheld from my paycheck, I was unable to maintain my monthly mortgage payments.

I am now back at work full time and I am able to maintain my plan payments and my ongoing monthly mortgage payments but I am not able to cure the post-petition default directly.

/s/ Vanessa E. Hall  
Vanessa E. Hall